

## **Applicable Processing Charges in Agri Term Loans, JL(Ag), SHG loan & JL (NP)**

### **I. Priority Sector**

#### **1. Term Loans :**

##### **For Agricultural Term Loans:**

Upto Rs.25000 – Nil

Above Rs.25000 – 0.56% of the limit sanctioned.

##### **For SHG loans (Agri & NFS):**

Upto Rs.25000 – Nil

Above Rs.25000  
Rs.2.00 lakhs – Rs.250

Above Rs.2.00 lakh - @ Rs.250 plus Rs.250 per lakh and part thereof for loan amount exceeding Rs.2.00 lakhs

#### **2. Working Capital (fund based& non fund based other than structured loan products):**

<b>Upto Rs.25000</b>	<b>Nil</b>
<b>Above Rs.25000 &amp; uptoRs.5.00 lakhs</b>	<b>0.30% with min. of Rs.300</b>
<b>Above Rs.5.00 lakhs &amp; upto Rs.1.00 crore</b>	<b>0.28% with min. of Rs.1500</b>
<b>Above Rs.1.00 crore &amp; upto Rs.10.00 crore</b>	<b>0.23% with min. of Rs.28000</b>
<b>Above Rs.10.00 crore</b>	<b>0.13% with min. of Rs.2,30,000 and max. without any ceiling</b>

Processing charges for w/c are recoverable at the time of initial processing as well as at each annual date of renewal and also for any enhancement/adhoc increase in limit. For adhoc/enhancement in limits, processing charges are to be reckoned on additional/incremental limits proportionately.

### **II. Non Priority Sector:**

**a. Jewel Loan-Non Priority:** 0.56% of the limit sanctioned has to be recovered at the time of sanction inclusive of service tax.

**b. Jewel Loan to Senior Citizens:**

Upto Rs.1.00 lakh, No processing fee. Above Rs.1.00 lakh: 0.56% of the limit sanctioned has to be recovered at the time of sanction inclusive of service tax.

**Processing Charges for various products of agriculture under Priority Sector:**

**A. Working Capital (Fund Based and Non Fund Based) - (Agri JL/IBKC/Working capital for agricultural activities/allied activities like Dairy, Poultry/SHG loans)**

**A1. Applicable Processing Charges:**

Upto Rs.25000	Nil
Above Rs.25000 & uptoRs.5.00 lakhs	0.30% with min. of Rs.300
Above Rs.5.00 lakhs & upto Rs.1.00 crore	0.28% with min. of Rs.1500
Above Rs.1.00 crore & upto Rs.10.00 crore	0.23% with min. of Rs.28000
Above Rs.10.00 crore	0.13% with min. of Rs.2,30,000 and max. without any ceiling

**A2: Agricultural Product wise applicable processing charges:**

Product	Product Name	Upto Rs.25000	Above Rs.25000 & upto Rs.5.00 lakhs	Above Rs.5.00 lakhs & upto Rs.1.00 crore	Remarks
5502-0001	AGRI-JEWEL LOAN	Nil	0.30% with min. of Rs.300	0.28% with min. of Rs.1500	All crop loans (short duration) – upto 9 months, Annual crop (upto 15 months- crop period+marketing of the produce) are treated as working capital/working capital limit for agri and allied activities like dairy, poultry, fisheries, etc.
5502-0002	AGRI-JEWEL LOAN 7%	Nil	0.30% with min. of Rs.300	0.28% with min. of Rs.1500	
5503-0001	AGRI SHORT TERM PROD LOAN/IBKC	Nil	0.30% with min. of Rs.300	0.28% with min. of Rs.1500	
5503-0002	AGRI-STPL-7%/IBKC	Nil	0.30% with min. of Rs.300	0.28% with min. of Rs.1500	

**B1. General Conditions:**

1. Nil processing charges for Government sponsored schemes
2. Nil processing charges for priority sector advances upto Rs.25000 (as per RBI guidelines)
3. For Agri. Term Loans, Processing charge of 0.56% of the limit sanctioned to be recovered as upfront fee.

**IB Education Loan scheme (as per circular ADV.100 dt 20.10.10)**

<b>Processing charges</b>	<b>Levy of Prepayment charges</b>
<p>No processing / upfront charges to be collected on educational loans for studies in India.</p> <p><b>For studies abroad, processing fee / upfront charges @ Rs.250/- per Rs.1.00 lakh of loan, with a minimum of Rs.250/-, should be collected while considering the application for loan.</b></p>	<p>Pre-closure charges is waived in cases where payment is made by borrower(s)/guarantor(s) from own source of funds. However, if any educational loan a/c (including existing account) is preclosed on account of taking over by other banks, then preclosure charges @ 2 (percent) of the balance outstanding or applicable drawing limit whichever is higher should be collected.</p>

**Inspection and other service charges (as per circular GENL.20 dt 30.06.08)**

<b>Limit</b>	<b>Inspection charges (inclusive of service tax)</b>
For advances upto Rs.5000	Nil
For advances above Rs.5000 and upto Rs.25000	Rs. 5 per inspection per borrower subject to a maximum of Rs.60 per year per borrower
For advances above Rs.25000 and upto Rs. 1 lakh	Rs.100 per inspection subject to a max. of Rs.400 per year per borrower
For advances above Rs.1 lakh and upto Rs.10 lakhs	Rs.300 per inspection subject to a max. of Rs.1200 per year per borrower
Above Rs. 10 lakhs	Rs.1000 per inspection + actual TA / DA charges
Exemption: Government sponsored loans such as SGSY/PMRY are exempt from the levy of inspection charges	Government sponsored loans such as SGSY/PMRY are exempt from the levy of Inspection Charges

